

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 07-24231**

**Chapter 7**

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Monica Maldonado  
4 Southbury Ct.  
Streamwood, IL 60107

Aristeo Maldonado  
4 Southbury Ct.  
Streamwood, IL 60107

Social Security No.:

xxx-xx-1380

xxx-xx-1659

Employer's Tax I.D. No.:

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 25, 2008

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 07-24231

User: mgonzalez  
Form ID: bl8

Page 1 of 1  
Total Served: 24

Date Rcvd: Mar 25, 2008

The following entities were served by first class mail on Mar 27, 2008.

db +Monica Maldonado, 4 Southbury Ct., Streamwood, IL 60107-1925  
jdb +Aristeo Maldonado, 4 Southbury Ct., Streamwood, IL 60107-1925  
aty +David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090-6005  
tr +Richard J Mason, McGuire Woods LLP, 77 West Wacker Drive, Suite 4100,  
Chicago, IL 60601-1683  
11835412 CBUSA /Home Depot, CCS Gray OPS Center, 541 Sid Martin Rd., Gray, TN 37615  
11835413 +CBUSA/Home Depot, PO Box 6003, Hagerstown, MD 21747-6003  
11835415 +GMAC, 15303 S. 94th Ave., Orland Park, IL 60462-3825  
11835416 GMAC, PO Box 1994, East Hanover, NJ 07936  
11835414 GMAC, PO Box 78369, Phoenix, AZ 85062-8369  
11835418 +HSBC/Cosco -Retail Services, PO Box 17298, Baltimore, MD 21297-1298  
11835419 +HSBC/Cosco -Retail Services, PO Box 15524, Wilmington, DE 19850-5524  
11835420 HSBC/Cosco -Retail Services, Cost, Wilmington, DE 19808  
11835417 Home Depot Credit Services, PO Box 9100, Des Moines, IA 50364-0500  
11835424 +Providian (WAMU/PRVDN), PO Box 9007, Pleasanton, CA 94566-9007  
11835425 +Providian (WAMU/PRVDN), 4900 Johnson Dr., Pleasanton, CA 94588-3308  
11835426 Sears, PO Box 182149, Columbus, OH 43218-2149  
11835427 Sears (CBUSASEARS), 133200 Smith Rd., Cleveland, OH 44130  
11835428 +Sears (CBUSEARS), PO Box 6189, Sioux Falls, SD 57117-6189  
11835430 +Washington Mutual, 1191 2nd Ave., M/S RBB1933, Seattle, WA 98101-3438  
11835431 +Washington Mutual, PO Box 44118, Jacksonville, FL 32231-4118

The following entities were served by electronic transmission on Mar 26, 2008.

11835422 +EDI: RMSC.COM Mar 26 2008 00:03:00 Old Navy, PO Box 981400, El Paso, TX 79998-1400  
11835421 +EDI: RMSC.COM Mar 26 2008 00:03:00 Old Navy, Branch C11A, PO Box 103065,  
Roswell, GA 30076-9065  
11835423 +EDI: PROVID.COM Mar 26 2008 00:03:00 Providian, PO Box 660487, Dallas, TX 75266-0487  
11835426 EDI: SEARS.COM Mar 26 2008 00:03:00 Sears, PO Box 182149, Columbus, OH 43218-2149  
11835427 EDI: SEARS.COM Mar 26 2008 00:03:00 Sears (CBUSASEARS), 133200 Smith Rd.,  
Cleveland, OH 44130  
11835429 EDI: AFNIVZWIRE.COM Mar 26 2008 00:03:00 Verizon Wireless, PO Box 25506,  
Lehigh Valley, PA 18002-5506

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2008

Signature:

